

Personal Fee Schedule

Checks

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|----------------------|---------|
| Money orders..... | \$ 5.00 |
| Official checks..... | \$ 8.00 |

ATM/Debit Cards

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|--|---------|
| Transactions conducted at TD ATMs in the U.S. and Canada (including mini-statements) | Free |
| Each withdrawal, transfer, & balance inquiry conducted at a non-TD ATM ¹ | \$ 3.00 |
| Debit transactions (signature and PIN)..... | Free |

Funds Transfers

| | |
|--|---------|
| External transfers (to/from other institutions) | |
| 3 day delivery from other institutions | Free |
| 3 day delivery to other institutions | \$ 3.00 |
| Next day delivery to/from other institutions | \$ 7.00 |

Bill Pay

| | |
|---|---------|
| Scheduled or Next Day Bill Payment..... | Free |
| Rush Delivery Bill Payment ² | \$ 2.00 |

Send Money with Zelle[®] (to/from other people)³

| | |
|--|------|
| Delivery to others within minutes..... | Free |
| Request funds from others..... | Free |
| 3 day delivery | Free |

Wires

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|---|----------|
| Incoming wire (domestic & international)..... | \$ 15.00 |
| Outgoing wire (domestic)..... | \$ 25.00 |
| Outgoing wire (international) | \$40.00 |

¹ Please note: For transactions conducted at non-TD ATMs, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including for balance inquiries. In certain instances, we will reimburse you for these fees. Please see the chart below for details.

² Rush Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Payments.

³ Send Money with Zelle[®] is available for most personal checking and money market accounts. To use Send Money with Zelle[®] you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, an active unique e-mail address, and a Social Security Number. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. To send money for delivery that arrives typically within minutes, a TD Bank Visa[®] Debit Card is required. Message and data rates may apply, check with your wireless carrier.

Must have a bank account in the U.S. to use Send Money with Zelle[®]. Transactions typically occur in minutes between enrolled users. If a recipient is not yet enrolled with Zelle[®], it may take between 1 and 3 business days to receive the money once the enrollment is complete. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. Transaction limitations apply.

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Some fees are waived (✓) for certain accounts, as described in this chart.

| | Official Check Fee and Money Order Fee | Incoming Wire Fee | Stop Payment Fee | Check Image Fee | Excess Pre-Authorized withdrawals, transfers, or checks | Non-TD ATM Fee | Overdraft Protection Transfer Fee | Paper Statement Fee |
|--|--|-------------------|------------------|-----------------|---|----------------|-----------------------------------|---------------------|
| TD Relationship Checking | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ |
| TD Premier Checking | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ |
| TD 60 Plus Checking | ✓ | | | | | | | ✓ |
| TD Student Checking | | | | | | | ✓ | |
| TD Preferred Savings | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ |
| Private Tiered Checking | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ |
| TD Private Tiered Savings | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ |
| All Other Personal Savings Accounts | | | | | | | | ✓ |
| Individual Development Products | | ✓ | ✓ | | ✓ | | | ✓ |
| Family Development Products | | ✓ | ✓ | | ✓ | | ✓ | ✓ |

For some Checking account types, we will reimburse you for surcharge fees incurred for transactions conducted at non-TD ATMs.

Please see chart below for details:

| Account Type(s) | Minimum Daily Balance Requirement for Reimbursement | Surcharge Reimbursement* |
|--|---|---|
| TD Relationship Checking TD Premier Checking | \$2,500 | Non-TD ATM surcharge fees for Checking Account transactions reimbursed to Customer's Checking Account at statement cycle close. |
| All Private Banking Checking Accounts in CT, DE, MA, ME, NH, NJ, NY, PA, RI, VT | \$2,500 | |
| All Private Banking Checking Accounts in DC, FL, MD, NC, SC, VA | \$0.01 | |

*The minimum daily balance requirement must be maintained for the entire statement cycle to be eligible for the surcharge reimbursement. If you close your Account during a given statement cycle, we will not reimburse you for surcharges incurred during that statement cycle. A 1099-Misc Form will be sent to all Customers who at the end of the year have received a total of \$600.00 or more in ATM surcharge reimbursements. This information will also be provided to the Internal Revenue Service.

International

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|--|----------|
| Collections items (plus correspondent fee) | \$ 17.50 |
| Foreign bank drafts (purchased) | \$ 25.00 |
| Foreign currency bank notes (orders \$250 and above) | \$ 7.50 |
| Foreign currency bank notes (orders less than \$250)..... | \$ 17.50 |

Account Services

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|--|---------|
| Check & ACH Stop Payment (per item)..... | \$30.00 |
| Paper statement (per statement cycle)..... | \$ 1.00 |
| Printed check images with paper statement (per statement cycle) ⁴ | \$ 2.00 |

Overdraft Services

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|---|----------|
| Overdraft protection transfer fee (per daily transfer) | \$ 10.00 |
| Overdraft – return (NSF)/overdraft – paid (per item) ⁵ | \$35.00 |

Other

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|---|--------------|
| Levy/legal order | \$125.00 |
| Excess pre-authorized withdrawals, transfers or checks (Money Market/Savings) (per item) ⁶ | \$ 9.00 |
| Excess withdrawal (per item – for Club accounts only) ⁷ | \$ 3.00 |
| ATM/Debit card research | \$25.00/hour |
| Cashed or deposited item returned (per item) | \$ 15.00 |

Copies

| | |
|--|--------------------|
| Statement copies..... | Free |
| Statements with check copies &/or deposit slips only | \$5.00/statement |
| Deposit reconstruction | \$5.00/transaction |
| Statements with check copies AND deposit reconstructions | \$25.00/statement |

Gift Cards

Gift Cards available in amounts from \$25 to \$750 (per card)⁸.....No purchase fee

⁴ Subject to limitations under applicable state laws.

⁵ The fee applies to a maximum of five (5) items per day per account.

⁶ The fee will be waived for Savings Overdraft Protection transfers. However, Savings Overdraft Protection transfers will be counted in the total number of pre-authorized transactions done in the statement cycle. We may impose a fee for each withdrawal in excess of six (6) that you make in any monthly period (based on your statement date). Please refer to the Personal Deposit Account Agreement for details.

⁷ We may impose a fee for each withdrawal in excess of three (3) that you make in any monthly period. Please refer to the Personal Deposit Account Agreement for details.

⁸ Other fees may apply. See Terms & Conditions for more information.



America's Most Convenient Bank[®]